

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Hyyppa et al.  
Appl. No.: 10/085,937  
Filed: February 28, 2002  
For: ELECTRONIC TRANSACTIONS

Confirmation No.: 4374  
Group Art Unit: 2617  
Examiner: P. H. Doan

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.97(d)**

This Information Disclosure Statement is being filed after a Final Office Action under 37 C.F.R. § 1.113. The Final Office Action was mailed on November 28, 2007.

Attached is a list of documents on form PTO-1449 along with cited foreign patent documents and non-patent literature documents in accordance with 37 CFR 1.98(a)(2). Also enclosed is a concise explanation for the non-English language document for which a translation or abstract is not available. Applicant is neither in the possession of nor aware of a readily available translation or concise explanation for any of the three non-patent literal documents.

By identifying the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead identifying the listed documents for the sake of full disclosure.

In accordance with the requirements of 37 C.F.R. § 1.97(d)(2), the following statement as specified in 37 C.F.R. § 1.97(e) is made:

Each item of information contained in this statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three (3) months prior to the filing of this statement.

The Commissioner is authorized to charge the \$180.00 fee specified in 37 C.F.R. § 1.17(p) and any additional fee, or credit any refund, to our Deposit Account No. 16-0605.

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